

## ABSTRAK

Skripsi dengan judul “Pengaruh Biaya Operasional Terhadap Pendapatan Operasional (BOPO) dan *Non Performing Financing* (NPF) Terhadap Profitabilitas Bank Syariah (Studi Kasus Bank Umum Syariah Di Indonesia Periode 2015-2019)” ini ditulis oleh Nuning Virdanati Syahfiyah, NIM. 12401173225, Jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Negeri Tulungagung di bimbing oleh Dr. Syafrudin Arif Marah Manunggal, M.S.I.

Penelitian dalam skripsi ini dilatarbelakangi oleh profitabilitas bank syariah yang baik diukur menggunakan *return on asset* (ROA). Salah satu yang dilakukan perbankan syariah untuk dapat meningkatkannya, bank syariah harus memantau manajemen keuangan bank melalui rasio-rasio keuangan bank. Penelitian dalam skripsi ini bertujuan untuk: (1) menguji pengaruh Biaya Operasional Terhadap Pendapatan Operasional (BOPO) terhadap profitabilitas (ROA), (2) menguji pengaruh *Non Performing Financing* (NPF) terhadap profitabilitas (ROA), (3) menguji pengaruh Biaya Operasional Terhadap Pendapatan Operasional (BOPO) dan *Non Performing Financing* (NPF) terhadap profitabilitas (ROA) pada bank umum syariah di Indonesia.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Populasi yang digunakan dalam penelitian ini adalah seluruh bank umum syariah yang ada di Indonesia dengan menggunakan teknik *purposive sampling* maka jumlah sampel yang didapat sebanyak tujuh bank umum syariah. Sumber data yang digunakan adalah data sekunder yang diperoleh dari laporan keuangan tahunan Bank Umum Syariah (BNI Syariah, BRI Syariah, Bank Syariah Mandiri, Bank Muamalat Indonesia, BCA Syariah, Panin Bank Syariah dan Bank Victoria Syariah) periode 2015-2019. Teknik analisis data dalam penelitian ini meliputi: (1) uji normalitas (2) uji asumsi klasik yaitu uji multikolinieritas, uji heterokedastisitas, dan uji autokorelasi, (3) analisis regresi linier berganda, (4) uji hipotesis yaitu uji t dan uji F, serta (5) uji koefisien determinasi ( $R^2$ ).

Hasil penelitian menunjukkan bahwa (1) Pengaruh Biaya Operasional Terhadap Pendapatan Operasional (BOPO) berpengaruh negatif dan signifikan terhadap profitabilitas (ROA), (2) *Non Performing Financing* (NPF) berpengaruh negatif dan tidak signifikan terhadap profitabilitas (ROA), (3) Biaya Operasional Terhadap Pendapatan Operasional (BOPO) dan *Non Performing Financing* (NPF) secara simultan (bersama-sama) berpengaruh signifikan terhadap profitabilitas (ROA) pada bank umum syariah di Indonesia.

**Kata Kunci:** Biaya Operasional Terhadap Pendapatan Operasional (BOPO), *Non Performing Financing* (NPF), Profitabilitas, *Return On Asset* (ROA)

## **ABSTRACT**

*The thesis entitled "The Influence of Operating Expenses to Operating Financing (BOPO) and Non Performing Financing (NPF) on the Profitability of Islamic Banking (Case Study of Islamic Commercial Banks in Indonesian Period 2015-2019)" was written by Nuning Virdanati Syahfiroh, NIM. 12401173225, Islamic Banking Department, Faculty of Economics and Islamic Business, Tulungagung State Islamic Institute under the guidance of Dr. Syafrudin Arif Marah Manunggal, M.S.I.*

*The research in this thesis is motivated by the good profitability of Islamic banks measured using return on assets (ROA). One of which is done by Islamic banking in order to improve its, Islamic banks must monitor bank financial management through bank financial ratios. The research in this paper aims to: (1) examine the effect of Operating Expenses to Operating Financing (BOPO) on profitability (ROA), (2) examine the effect of Non Performing Financing (NPF) on profitability (ROA), (3) examine the effect of Operating Expenses to Operating Financing (BOPO) and Non Performing Financing (NPF) on profitability in sharia commercial banks in Indonesian.*

*This study uses a quantitative approach with the type of associative research. The population used in this study are all Islamic commercial banks in Indonesia using purposive sampling technique, the number of samples obtained is seven Islamic commercial banks. The data sources used are secondary data obtained from the annual financial statements of Islamic Commercial Banks (BNI Syariah BRIsyariah, Bank Syariah Mandiri, Bank Muamalat Indonesia, BCA Syariah, Panin Bank Syariah and Bank Victoria Syariah) for the period 2015-2019. Data analysis techniques in this study include: (1) Normality Test, (2) classic assumption test, namely multicollinearity test, heterocedasticity test, and autocorrelation test, (3) multiple linear regression analysis, (4) hypothesis testing namely t test and test F, and (5) test the coefficient of determination ( $R^2$ ).*

*The results showed that (1) Operating Expenses to Operating Financing (BOPO) had a negative and significant effect on profitability (ROA), (2) Non Performing Financing (NPF) had a negative and not significant effect on profitability (ROA), (3) Operating Expenses to Operating Financing (BOPO) and Non Performing Financing (NPF) simultaneously (together) have significant effect on profitability (ROA) in Islamic commercial banks in Indonesian.*

**Keywords:** *Operating Expenses to Operating Financing (BOPO), Non Performing Financing (NPF), Profitability, Return On Assets (ROA)*